

In re:

Arlene M. Brockel  
Debtor

Case No. 20-13949-pmm

Chapter 7

District/off: 0313-4

User: admin

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Date Rcvd: Jan 22, 2021

Form ID: 318

Total Noticed: 24

The following symbols are used throughout this certificate:

**Symbol****Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**CERTIFICATE OF NOTICE****Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 24, 2021:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Arlene M. Brockel, 712 Prospect Avenue, Bethlehem, PA 18018-5322
smg	+ Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
smg	City Treasurer, Eighth and Washington Streets, Reading, PA 19601
smg	+ Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
smg	+ Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
smg	+ Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
14546544	Chocolate Lab Inc., 446 Main St, Bethlehem, PA 18018-5809
14546551	SYNCB/TJX CO, PO Box 965015, Orlando, FL 32896-5015
14546550	Suntrust Bank dba Lightstream, 1001 Semmes Ave, Richmond, VA 23224-2245
14546553	WAWA Universal Fleet, PO Box 639, Portland, ME 04104-0639

TOTAL: 10

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
tr	+ EDI: QRHHOLBER.COM	Jan 23 2021 06:23:00	ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911
smg	EDI: PENNDEPTREV	Jan 23 2021 06:28:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 23 2021 03:23:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Jan 23 2021 03:23:00	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14546540	EDI: BANKAMER.COM	Jan 23 2021 06:23:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
14546545	EDI: CITICORP.COM	Jan 23 2021 06:23:00	Citicards CBNA, PO Box 6062, Sioux Falls, SD 57117-6062
14546546	Email/Text: cashiering-administrationservices@flagstar.com	Jan 23 2021 03:24:00	Flagstar Bank, 5151 Corporate Dr, Troy, MI 48098-2639
14546547	EDI: IRS.COM	Jan 23 2021 06:23:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
14546541	EDI: JPMORGANCHASE	Jan 23 2021 06:23:00	Chase Card, PO Box 15369, Wilmington, DE 19850-5369
14546542	EDI: JPMORGANCHASE	Jan 23 2021 06:23:00	Chase Card/Prime, PO Box 15369, Wilmington, DE 19850-5369
14546543	EDI: JPMORGANCHASE	Jan 23 2021 06:23:00	Chase Ink, PO Box 15298, Wilmington, DE 19850-5298
14546549	Email/Text: Bankruptcy.Notices@pnc.com	Jan 23 2021 03:22:00	PNC Bank, PO Box 3180, Pittsburgh, PA

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14546548	Email/Text: Bankruptcy.Notices@pnc.com	15230-3180
		Jan 23 2021 03:22:00
14546552	EDI: RMSC.COM	PNC Bank, PO Box 3429, Pittsburgh, PA 15230-3429
14546554	EDI: WFFC.COM	Synchrony Bank/Care Credit, PO Box 965036, Orlando, FL 32896-5036
		Jan 23 2021 06:28:00
		Wells Fargo Bank, PO Box 14517, Des Moines, IA 50306-3517

TOTAL: 15

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
aty	*+	ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 24, 2021

Signature: /s/Joseph Speetjens


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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 21, 2021 at the address(es) listed below:

Name	Email Address
REBECCA ANN SOLARZ	on behalf of Creditor PINGORA LOAN SERVICING LLC bkgroup@kmllawgroup.com
ROBERT H. HOLBER	trustee@holber.com rholber@ecf.axosfs.com
ROBERT H. HOLBER	on behalf of Trustee ROBERT H. HOLBER trustee@holber.com rholber@ecf.axosfs.com
STEPHEN J. PALOPOLI, III	on behalf of Debtor Arlene M. Brockel s.palopoli@verizon.net betsylavelle@yahoo.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

**Information to identify the case:**

Debtor 1	Arlene M. Brockel		Social Security number or ITIN xxx-xx-4349
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name		Social Security number or ITIN _____
			EIN _____
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 20-13949-pmm			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Arlene M. Brockel  
aka Arlene Marie Brockel

1/21/21

**By the court:** Patricia M. Mayer  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**  
This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**